Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
District of		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

it 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name		
Write the name that is on your	Michelle	
government-issued picture identification (for example, your driver's license or	First name	First name
passport).	Middle name	Middle name
Bring your picture	Schilling	
identification to your meeting with the trustee.	Last name	Last name
	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you	Michelle	
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Mandella	
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of	0550	
your Social Security	XXX - XX - <u>9552</u>	XXX - XX
Individual Taxpayer	OR	OR
Identification number		0
	y xx - xx	9xx - xx
	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Bring your picture identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Middle name Middle name Middle name Middle name Middle name Last name First name First name Only the last 4 digits of your Social Security number or federal Individual Taxpayer OR

Debto	r 1	Michelle	Schilling	Case Number (if known)
		First Name	Middle Name Last Name	, , ,
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
			About bestor 1.	About Debtor 2 (opouse only in a bonit ouse).
	and Iden	business names Employer tification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
) you have used in last 8 years	Business name	Business name
		de trade names and g business as names	Business name	Business name
			EIN	EIN
			EIN	EIN
5.	Whe	ere you live		If Debtor 2 lives at a different address:
			2451 S 82nd Street	
			Number Street	Number Street
			West Allis WI 53219	
			City State ZIP Code	City State ZIP Code
			MILWAUKEE	County
			County	County
			If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
			Number Street	Number Street
			P.O. Box	P.O. Box
			City State ZIP Code	City State ZIP Code
6.		you are choosing	Check one:	Check one:
		kruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
			l have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1	Michelle		Schilling		Case Number (if known)	
	First Name	Middle Name	Last Name			
Part 2	Tell the Court About Yo	ur Bankruptcy (Case			
	he chapter of the ankruptcy Code you		•	· · · · · · · · · · · · · · · · · · ·	uired by 11 U.S.C. § 342(b) for Individuals ge 1 and check the appropriate box.	
а	re choosing to file	■ Chap	ter 7			
u	nder	☐ Chap	ter 11			
		☐ Chapt	ter 12			
		☐ Chap	ter 13			
8. H	ow you will pay the fee	local yours subm with a linear Application I request to pay the pay the submitted in the su	court for more details ab self, you may pay with ca itting your payment on you pre-printed address. If to pay the fee in instancation for Individuals to the sest that my fee be waive w, a judge may, but is not han 150% of the official ne fee in installments). If	liments. If you choose of You may ped (You may request to required to, waive poverty line that apt you choose this op	Please check with the clerk's office in your ay. Typically, if you are paying the fee of the common order. If your attorney is somey may pay with a credit card or check as this option, sign and attach the in Installments (Official Form 103A). It this option only if you are filing for Chapter 7. If your fee, and may do so only if your income is oblies to your family size and you are unable to tion, you must fill out the Application to Have the and file it with your petition.	3
	ave you filed for ankruptcy within the	■ No				
	st 8 years?	☐ Yes.	District None	When	Case Number	_
					MM / DD / YYYY	
			District None	When	Case Number MM / DD / YYYY	_
					MM/ DD/ YYYY	
			District	When	Case Number	_
					WIWI DD / ITTI	
	re any bankruptcy ases pending or being	■ No				
	led by a spouse who is ot filing this case with	☐ Yes.			Relationship to you Case Number, if known	_
y p	ou, or by a business arter, or by ffiliate?		<u> </u>	wilen	MM / DD / YYYY	_
					Relationship to you	
			District	When	Case Number, if known	_
	o you rent your esidence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtaineresidence? No. Go to line 12.	d an eviction judgmen	against you and do you want to stay in your	

this bankruptcy petition.

 \square Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with

ebtor	1	Michelle		Schilling	g	Case Number (if kn	iown)		
		First Name	Middle Name	Last Name		,	,		
Part	3:	Report About Any Busine	esses You Owi	n as a Sole Proprietor					
	of a	you a sole proprietor ny full- or part-time iness?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
	busir indiv sepa	le proprietorship is a ness you operate as an idual, and is not a rate legal entity such as poration, partnerhsip, or		Name of business, if any					
	LLC. If you sole sepa	u have more than one proprietorship, use a rate sheed and attach it		Number Street					
	to thi	s petition.		City			State	Zip Code	
				Check the appropriate	•				
					ness (as defined in	11 U.S.C. § 101(27A))			
				☐ Single Asset Rea	I Estate (as defined	d in 11 U.S.C. § 101(51B))			
				☐ Stockbroker (as o	lefined in 11 U.S.C	. § 101(53A))			
				☐ Commodity Broke	er (as defined in 11	U.S.C. § 101(6))			
				☐ None of the abov	е				
	Cha Ban are y deb For a busin 11 U	a definition of <i>small</i> ness debtor, see .S.C. § 101(51D).	appropria balance s document No. I No. I Yes.	te deadlines. If you indicate theet, statement of operates do not exist, follow the am not filing under Chaptam filing under Chapter the Bankruptcy Code.	ate that you are a s tions, cash-flow sta procedure in 11 U. oter 11. 11, but I am NOT a	a small business debtor accor all business debtor according	ust attach you tax return or i	ur most recent if any of these definition in	
r air		Report if You Own or Ha	ve Any Hazard	lous Property or Any Prop	erty That Needs Im	nediate Attention			
4.	Do y	ou own or have any	No.						
	alleg	perty that poses or is ged to pose a threat nminent and	Yes.	What is the hazard?					_
	pub Or d	ntifiable hazard to lic health or safety? lo you own any							_
	imm For e peris	perty that needs lediate attention? example, do you own shable goods, or livestock must be fed, or a building leds urgent repairs?		If immediate attention is	needed, why is it n	eeded?			_
				Where is the property? _		reet			
									_
					City		State	ZIP Code	

Debtor 1 Michelle

Schilling

Case Number (if known)

st Name Middle

Middle Name

Last Name

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I
filed this bankruptcy petition, and I received a
certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan. if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required	to receive a	a briefing	about
credit counseling	because of	f:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1	Michelle	Schilling	Case Numb	per (if known)
	First Name	Middle Name Last Name		
Part 6	Answer These Questions	for Reporting Purposes		
16. V y	Vhat kind of debts do ou have?	16a. Are your debts primarily as "incurred by an individual pass." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or investigation. No. Go to line 16c. Yes. Go to line 17.	consumer debts? Consumer debts are orimarily for a personal, family, or housely business debts? Business debts are of stment or through the operation of the business debts are of the business debts.	debts that you incurred to obtain siness or investment.
E a e a a	Chapter 7? Do you estimate that after any exempt property is excluded and dministrative expenses are paid that funds will be evailable for distribution or unsecured creditors?	Yes. I am filing under Chapte	er 7. Do you estimate that after any exens are paid that funds will be available to o	
у	low many creditors do rou estimate that you we?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
е	low much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
е	low much do you estimate your liabilities o be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Part 7	Sign Below			
For yo	ou _	correct. If I have chosen to file under Chapt	declare under penalty of perjury that the ter 7, I am aware that I may proceed, if elderstand the relief available under each	igible, under Chapter 7, 11,12, or 13
		this document, I have obtained and I request relief in accordance with the I understand making a false statem	did not pay or agree to pay someone who I read the notice required by 11 U.S.C. § the chapter of title 11, United States Code ent, concealing property, or obtaining men fines up to \$250,000, or imprisonment in 3571.	342(b). e, specified in this petition. oney or property by fraud in connection
		Signature of Debtor 1 Executed on 09/30/2016 MM / DD /	E	ignature of Debtor 2 xecuted on MM / DD / YYYY

Debtor 1	Michelle		Schilling	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Ann Renee Kramer	Date	Date:	10/11/2016	
Signature of Attorney for Debtor	Date	MM / DE	O / YYYY	
Ann Renee Kramer				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Number Street				
Number Street Chicago	IL	6060	3	
Chicago	IL State		3 Code	
	State	ZIP		w.com
Chicago	State	ZIP	Code	<u>w.c</u> om

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Michelle		Schilling
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>EASTERN</u> District of <u>W</u>	/ISCONSIN_ (State)
Case Number			_
(If known)			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 14,360
1c. Copy line 63, Total of all property on Schedule A/B	\$ 14,360
Summarize Your Liabilities	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$2,500
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$50,327
Summarize Your Liabilities	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,052.02
Schedule J: Your Expenses (Official Form 106J)	\$2,974.00

Debtor 1	Michelle		Schilling	Case Number (if known)
	First Name	Middle Name	Last Name	

First Name Middle Name

EntriesDescription

AssetsAmount LiabilitiesAmount

Pa	Answer These Questions for Administrative and	Statistical Records	
6.	6. Are you filing for bankruptcy under Chapter 7, 11 or 13 No. You have nothing to report on this part of the for Yes		ourt with your other schedules.
7.	7. What kind of debt do you have? Your debts are primarily consumer debts. Consume family, or household purpose." 11 U.S.C. § 101(8). File Your debts are not primarily consumer debts. You this form to the court with your other schedules.	Il out lines 8-9g for statistical purposes. 28 U.S.0	C. § 159.
8.	8. From the Statement of Your Current Monthly Income: Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form		ficial \$ 1,828.12
9.	9. Copy the following special categories of claims from P	art 4, line 6 of <i>Schedule E/F</i> :	Total claim
	From Part 4 of Schedule E/F, copy the following:		
	9a. Domestic support obligations (Copy line 6a.)		\$_0.00
	9b. Taxes and certain other debts you owe the government	ent. (Copy line 6b.)	\$ <u>0.00</u>
	9c. Claims for death or personal injury while you were int	oxicated. (Copy line 6c.)	\$ <u>0.00</u>
	9d. Student loans. (Copy line 6f.)		\$_0.00
	9e. Obligations arising out of a separation agreement or opriority claims. (Copy line 6g.)	divorce that you did not report as	\$ <u>0.00</u>
	9f. Debts to pension or profit-sharing plans, and other sin	milar debts. (Copy line 6h.)	\$ <u>0.00</u>
	9g. Total. Add lines 9a through 9f.		\$ <u>0.00</u>

				_			
Fill in this in	formation to ide	entify your case and this fil	ling:				
Debtor 1	Michelle		Schilling				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court t	for the : <u>EASTERN</u> District	t of _WISCONSIN				
Case Number			(State)			Check if this is	s an
(If known)				J		amended filing	g
Official F	orm 106A	<u>//B</u>					
Schedul	e A/B: Pr	operty					12/15
category where esponsible for pages, write yo	you think it fits supplying corre ur name and cas	best. Be as complete and ect information. If more spa se number (if known). Ans	an asset only once. If an asset fits in mo accurate as possible. If two married pecace is needed, attach a separate sheet to wer every question. Other Real Esate You Own or Have an Inter	ple are filing together this form. On the top	, both are equally		
01. Do you ow No. Yes.	Describe		n any residence, building, land, or simila your entries fro Part 1, including any ent				
you have at	tached for Part	1. Write that number here			>		\$0.00
Part 2:	Describe Your Ve	hicles					
you own that so O3. Cars, vans No. Yes. N Yes.	omeone else driv	Buick Regal 1997 130,000	any vehicles, whether they are registere also report it on Schedule G: Executory Cotorcycles Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another community propinstructions)	ontracts and Unexpired Check one.		ed claims on Schedu ims Secured by Prop Current value portion you o	ule D: perty e of the
Examples: No. Yes. Add the dol you have at	Boats, trailers, modescribe Describe lar value of the part is	tors, personal watercraft, fishing	ecreational vehicles, other vehicles, and g vessels, snowmobiles, motorcycle accessories your entries fro Part 2, including any ent	ries for pages			\$ 800.00
rait 5.		or equitable interest in an				Current value of	the
	nave any logar		, o			portion you own Do not deduct secur or exemptions	?
	d goods and furn Major appliances, Describe	furniture, linens, china, kitchenv Furnishings Kirby Vaccuum	ware I appliances, sofa, table and chairs, lamps, rugs	, chairs, 2 bedroom sets,	\$10 \$100 \$1,500	,,,,,,,,,,,	
		poterpane, uterione				•	1.610.00

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Debto	or 1 Michelle		Schilling	Case Number (if known)	
	First Name	Middle Name	Last Name		
07.	collections; electronic devices No.		d digital equipment; computers, printers, ras, media players, games	scanners; music	
	Yes. Describe	4 TVs, gaming systems and	d video games, computer/printer, 2 cellpl	hones \$2,000	\$ 2,000.00
08.	Collectibles of value Examples: Antiques and figur stamp, coin, or baseball card No. Yes. Describe		er artwork; books, pictures, or other art of memorabilia, collectibles	bjects;	
09.	Equipment for sports and	hic, exercise, and other hobby	y equipment; bicycles, pool tables, golf c	clubs, skis; canoes	\$ <u>0.0</u> 0
10.	Yes. Describe				\$0.00
	No. Yes. Describe	tguns, ammunition, and relate	d equipment		
11.	Clothes Examples: Everyday clothes, No.	furs, leather coats, designer v	wear, shoes, accessories		\$0.00
	Yes. Describe	Everyday clothes, shoes, a	accessories	\$800	\$800.00
12.	Jewelry Examples: Everyday jewelry, gold, silver No.	costume jewelry, engagemen	nt rings, wedding rings, heirloom jewelry,	watches, gems,	
	Yes. Describe	Wedding Rings, Costume J	ewelry	\$1,200	\$ 1,200.00
13.	Non-farm animals Examples: Dogs, cats, birds, No.	horses			
	Yes. Describe	2 dogs		\$0	\$ 0.00
14.	No.	ousehold items you did r	not already list, including any heal	lth aids you did not list	
15	Yes. Describe	of your entries from Part	: 3, including any entries for pages	s you have attached	\$0.00
		-	- , , , - , - , - , - , - , - , -	•	\$5,610.00
P	Describe Your Fire	nancial Assets			
Do	you own or have any legal	l or equitable interest in a	iny of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples: Money you have in No. Yes. Describe	n your wallet, in your home, in	a a safe deposit box, and on hand when y	you file your petition	\$ <u>0.0</u> 0

Debtor 1	Michelle		Schilling	Case Number (if known)
	First Name	Middle Name	Last Name	

17.	Deposits of	f money			
	Examples: 0	Checking, savings,	, or other financial accounts; certifica	ates of deposit; shares in credit unions, brokerage houses,	
		milar institutions. I	f you have multiple accounts with the	ne same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	BMO Harris	\$
			Checking Account	Ridgestone Bank	<u> </u>
					\$ <u>175.0</u> 0
18.			ublicly traded stocks		
		Bond funds, invest	ment accounts with brokerage firms,	s, money market accounts	
	No.		The second second		
	Yes.	Describe	Institution or issuer name:		
40	Nan nublia	lu tuadad ataale	and interests in incorporated	and unincompared businesses including an interest in	\$ <u> </u>
19.		ly traded Stock	and interests in incorporated	and unincorporated businesses, including an interest in	
	No.		Name of Entity and Dancart of	Ourseablis	
	Yes.	Describe	Name of Entity and Percent of	Ownersnip:	\$ 0.00
20	Governmen	at and cornorate	a honds and other negotiable :	and non-negotiable instruments	\$ <u>0.0</u> 0
20.		=	-	s, promissory notes, and money orders.	
	•		re those you cannot transfer to some		
	No.				
	Yes.	Describe	Issuer name:		
					\$0.00
21.	Retirement	or pension acc	counts		
		nterests in IRA, El	RISA, Keogh, 401(k), 403(b), thrift sa	savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Institution		
			401(k) or similar plan	401K with employer	\$
					\$ <u>300.0</u> 0
22.	=	posits and prep	· -		
				y continue service or use from a company	
	No.	Agreements with it	andiorus, prepaid rent, public utilities	s (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual:		
	165.	Describe	Security deposit on rental unit	Landlord	\$ 975.00
			cooding dopoon on fortal diffe	Editatora	\$ 975.00
23	Annuities (A contract for a	neriodic navment of money to	o you, either for life or for a number of years)	\$0
20.	No.	A contract for a	periodic payment of money to	o you, cliner for the or for a number of years)	
	Yes.	Dosoribo	Issuer name and description:		
	L res.	Describe	issuel fiame and description.		\$ 0.00
24.	Interests in	an education I	RA. in an account in a qualified	ed ABLE program, or under a qualified state tuition program.	<u> </u>
		§ 530(b)(1), 529A(, , , , , , , , , , , , , , , , , , ,	
	No.				
	Yes.	Describe	Institution name and description	on. Separately file the records of any interests.11 U.S.C. § 521(c):	
	_				\$0.00
25.	Trusts, equ	itable or future	interests in property (other the	nan anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
					\$0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and othe	er intellectual property	
	Examples: I	nternet domain na	mes, websites, proceeds from royali	Ities and licensing agreements	
	No.				
	Yes.	Describe			
					\$ <u>0.00</u>
27.			other general intangibles	olation holdings, liquor liconoco, professional liconoco	
		ounding permits, e	xciusive licerises, cooperative assoc	ciation holdings, liquor licenses, professional licenses	
	No.	Deacribe			
	Yes.	Describe			\$ 0.00
			1		\$ 0.00

Debto	or 1 Mic	helle		Schilling	Case Number (if known)	
	First	Name	Middle Name	Last Name		
Moi	ney or pro	operty owed to you	u?			Current value of the portion you own? Do not deduct secured claims or exemptions
						or exemptions
28.	Tax refu	nds owed to you				_
	Yes	s. Describe	2016 Tax Refund		\$6,500	\$6,500.00
29.	Example: No.	s: Past due or lump s	um alimony, spousal suppoi	t, child support, maintenance, divorce se	ettlement, property settlement	
	Yes	s. Describe				\$0.00
30.	Social Se	ecurity benefits; unpai	=	disability benefits, sick pay, vacation pay ne else	, workers' compensation,	7
	Yes					\$0.00
31.		•		gs account (HSA); credit, homeowner's, ficiary:	or renter's insurance	_
	Yes	s. Describe				\$0.00
32.	If you are	e the beneficiary of a l because someone ha		eone who has died from a life insurance policy, or are curre	ntly entitled to receive	
	Yes	s. Describe				\$0.00
33.		s: Accidents, employr	s, whether or not you h ment disputes, insurance cla	ave filed a lawsuit or made a dema ims, or rights to sue	and for payment	
	Yes	s. Describe				\$0.00
34.	No.		quidated claims of every	nature, including counterclaims	of the debtor and rights	-
	Yes					\$0.00
35.	Any final No.	ncial assets you d	id not already list			
	Yes	s. Describe				\$0.00
36.	Add the	dollar value of all o	of your entries from Par	t 4, including any entries for page	s you have attached	
			-	. , ,		\$7,950.00
	art 5:			ou Own or Have an Interest In. List		
37.	No.	-	gai or equitable interes	t in any business-related property	<i>(</i>	
						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts No.		mmissions you already	earned		
	Yes	s. Describe				\$0.00

Debtor 1	Michelle	S	chilling	Case Number (if known)	
	First Name	Middle Name L	ast Name		
	ice equipment, furnishin amples: Business-related co	•	oiers, fax machines, rugs, telephones, des	sks, chairs, electronic devices	
40 Mag	Yes. Describe	nent, supplies you use in business	and tools of your trade		\$0.00
40. Wat	No.	nent, supplies you use in busiless	, and tools of your trade		
	Yes. Describe				\$0.00
41. Inv	No.				
	Yes. Describe				\$0.00
42. Inte	erests in partnerships o				
	No. Yes. Describe	Name of Entity and Percent of Owner	ership:		
	_				\$0.00
43. Cus	No.	s, or other compilations			
	Yes. Describe				\$ <u> </u>
44. Any	_	erty you did not already list			
	No. Yes. Describe				\$0.00
		- ·	g any entries for pages you have at		<u> </u>
for I	Part 5. Write that numb	er here		>	\$ 0.00
Part (-		roperty You Own or Have an Interest I	ln.	
46. Do		re an interest in farmland, list it in l gal or equitable interest in any farr	-arτ τ. n- or commercial fishing-related pro	operty?	
	No.				
L	Yes. Describe				\$ 0.00
	m animals				-
EX	amples: Livestock, poultry, f	arm-raised listi			
	Yes. Describe				\$0.00
48. Cro	ps—either growing or h No.	arvested			
	Yes. Describe				\$ 0.00
49. Far	m and fishing equipme	nt, implements, machinery, fixtures	s, and tools of trade		<u> </u>
	No. Yes. Describe				
50 Far	m and fishing supplies,	chemicals and feed			\$0.0_0
	No.				
	Yes. Describe				\$ 0.00
51. Any		fishing-related property you did no	ot already list		Ψ <u> </u>
	No. Yes. Describe				
	_				\$0.00
		·	g any entries for pages you have at		\$0.00
	a.t.o. Trine that humb			-	

Schilling Michelle Case Number (if known) _ First Name Middle Name Last Name

Describe All Property You Own or Have an Interest in That You Did Not List Al	bove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 800.00	
57. Part 3: Total personal and household items, line 15	\$ 5,610.00	
58. Part 4: Total financial assets, line 36	\$ 7,950.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 14,360.00	\$ 14,360.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$14,360.00

Debtor 1	Michelle		Schilling
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	ming state and federal nonbankrup ming federal exemptions. 11 U.S.C	•	§ 522(D)(3)	
or any propert	ry you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief escription:	1997 Buick Regal with over 130,000 miles.	\$_800	\$ 3,775	11 USC & 522(d)(2) - \$3,775.00
ine from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
rief escription:	Furnishings	\$ <u>10</u>	\$	11 USC & 522(d)(3) - \$10.00
ine from chedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Kirby Vaccuum	\$ <u>100</u>	 \$	11 USC & 522(d)(3) - \$100.00
ine from chedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
rief escription:	Used household goods, small appliances, sofa, table and chairs, lamps, rugs, chairs, 2 bedroom	\$ <u>1,500</u>	 \$	11 USC & 522(d)(3) - \$1,500.00
	sets, pots/pans, utensils		100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B:			—	

Debtor 1 Michelle Schilling Case Number (if known)

Additional Page

First Name Middle Name Last Name

	•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	4 TVs, gaming systems and video games, computer/printer, 2 cellphones	\$_2,000		11 USC & 522(d)(3) - \$2,000.00	
	Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Everyday clothes, shoes, accessories	\$ <u>800</u>		11 USC & 522(d)(3) - \$800.00	
	Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Wedding Rings, Costume Jewelry	\$_1,200		11 USC & 522(d)(4) - \$1,200.00	
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Checking Account, BMO Harris, 0.00	\$ <u>0</u>	<u></u> \$	11 USC & 522(d)(5) - \$0.00	
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Checking Account, Ridgestone Bank, 175.00	\$ <u>175</u>	<u></u> \$	11 USC & 522(d)(5) - \$175.00	
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
	Brief description:	401(k) or similar plan, 401K with employer, 300.00	\$_300	 \$	11 U.S.C. 522(d)(12) - \$300.00	
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Security deposit on rental unit, Landlord, 975.00	\$ <u>975</u>	 \$	11 USC & 522(d)(5) - \$975.00	
	Line from Schedule A/B:	22		100% of fair market value, up to any applicable statutory limit		
	Brief description:	2016 Tax Refund	\$_ 6,500		11 USC & 522(d)(5) - \$6,500.00	
	Line from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit		
3.	Are you claimin	g a homestead exemption of more	than \$155,675?			
	(Subject to adjus	stment on 4/01/16 and every 3 years	s after that for cases filed c	on or after the date of adjustment .)		
	No.					
	Yes. Did you	acquire the property covered by the	e exemption within 1,215 o	days before you filed this case?		
	□No					
	Yes.					
	fficial Form 106C	: Fara 1783448120	23-svk salana 4. 1	helPitaalty101201/11& Exemptage 17	7 of 54 Page 2 of 2	
L	molar Fullit 1000	MENDIOR TO 303		HELLINDSHITTON TO THE	I UI J	

Fill in this in	formation to ident	ify your case:					
Debtor 1	Michelle		Schilling				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the: <u>EASTERN</u> Dist	rict of WISCONSIN				
		_ _	(State)			Check if this	s is an
Case Number (If known)						amended fil	
Official F	orm 106D						
		ro Who Hove	Claima Casurad by Drans				12/15
			Claims Secured by Prope d people are filing together, both are eq		unnlying correct		.2.10
nformation. If n	nore space is need	ded, copy the Additior	nal Page, fill it out, number the entries, a			ту	
	•	e and case number (if	•				
		secured by your prop		nothing also to report a	n thin form		
			ourt with your other schedules. You have	nothing else to report of	n this form.		
Yes. Fil	Il in all of the inform	nation below.					
Part 1:	List All Secured Cla	ims					
					Column A	Column A	Column C
			one secured claim, list the creditor separa cular claim, list the other creditors in Part	2	Amount of claim	Value of collateral	Unsecured portion
		•	order according to the creditors name.		Oo not deduct the value of collateral	that supports this claim	If any
2.1 GET IT	NOW LLC		Describe the property that secures the cl	laim:	136.00	\$ 10.00	\$ _126.00
Creditor's			Furnishings				
	eadquarters Dr						
Number	Street						
			As of the date you file, the claim is: Checo	ck all that apply.			
Plano		TX 75024	Unliquidated				
City		State Zip Code	Disputed				
Who owes	the debt? Check on	ie.	Nature of Lien. Check all that apply.				
Debtor	,		An agreement you made (such as mortga	ge or secured			
Debtor :	•		car loan)				
=	1 and Debtor 2 only one of the debtors ar	ad another	Statutory lien (such as tax lien, mechanic' Judgment lien from a lawsuit	s lien)			
At least	one of the debtors at	id another	Other (including a right to offset)				
	if this claim relates	to a					
	unity debt was incurred	2013-2015	Last 4 digits of account number5	371			
2.2 United	Consumer FINL S		Describe the property that secures the cl	laim:	2,364.00	\$ <u>100.00</u>	\$ 0.00
Creditor's	Name		Kirby Vaccuum				
	ssett Rd						
Number	Street						
			As of the date you file, the claim is: Chec Contingent	ck all that apply.			
Westlak	re	OH 44145	Unliquidated				
City		State Zip Code	Disputed				
Who owes	the debt? Check on	ie.	Nature of Lien. Check all that apply.				
Debtor	•		An agreement you made (such as mortga	ge or secured			
Debtor	•		car loan)				
=	1 and Debtor 2 only	ad anathan	Statutory lien (such as tax lien, mechanic'	s lien)			
∐At least	one of the debtors ar	ia anotner	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates	to a	Done: (molading a right to onset)				
	unity debt	2015-2016	Last 4 digits of account number 3	136			
	was incurred		on this page. Write that number here:		2,500.00		
. taa tiic u	unao or your		page macrianisti nere.				

Official Form 106D Record # 713448

Schedule D: Creditors Who Have Claims Secured by Property

					_			
Fi	ll in this inf	formation to identify your	case:					
		Michelle		Sobilling				
D	ebtor 1	First Name	Middle Name	Schilling Last Name				
П	ebtor 2	First Name	wildlie wanie	Lastivalle				
	Spouse, if filing)	First Name	Middle Name	Last Name				
U	Inited States I	Bankruptcy Court for the : <u>E/</u>	ASTERN District of \(\)	<u>WISCONSIN</u> (State)			_	
	ase Number						L Check	if this is an
(If known)						amend	ed filing
Off	icial Fo	orm 106E/F						
Sal	hadula	E/F: Creditors W	/ho Have Un	socured Claims				12/15
ist t 4/ <i>B:</i> redi eed op o	the other pa Property (Control of the control of t	arty to any executory contr Official Form 106A/B) and c artially secured claims tha	racts or unexpired le on Schedule G: Exec it are listed in Sched number the entries me and case numbe	tors with PRIORITY claims and Parleases that could result in a claim. A cutory Contracts and Unexpired Lectule D: Creditors Who Have Claims in the boxes on the left. Attach the r (if known).	lso list executory contra ases (Official Form 1060 Secured by Property. If	ncts on Schedule 3). Do not includ more space is	•	
1. [Do any cred	litors have priority unsecu	red claims against y	/ou?				
ı	No. Go	to Part 2.						
•	Yes.							
	_	our priority unsecured clai	ims. If a creditor has	more than one priority unsecured cla	im list the creditor separ	ately for each cla	im For	
1	nonpriority a unsecured o	amounts. As much as possi claims, fill out the Continuat	ble, list the claims in ion Page of Part 1. If	has both priority and nonpriority amous alphabetical order according to the common more than one creditor holds a partion as for this form in the instruction book	reditor's name. If you have cular claim, list the other	ve more than two creditors in Part 3	priority 3.	
						Total claim	Priority amount	Nonpriority amount
P	art 2:	ist All of Your NONPRIORIT	Y Unsecured Claims					
		litara haya nannriarity una	accured eleime egain	not you?				
J. I	_	litors have nonpriority uns	_	-				
L	=	u have nothing to report in t	his part. Submit this	form to the court with your other sch	edules.			
_'	Yes.							
i	nonpriority uincluded in f	unsecured claim, list the cre	editor separately for e	petical order of the creditor who ho each claim. For each claim listed, iden ar claim, list the other creditors in Pa	ntify what type of claim it	is. Do not list clai	ms already	Total claim
4.1	ABC Fin	ancial	Last 4	digits of account number				\$ 200.00
	Creditor's N							
	PO box		When	was the debt incurred?				
	Number	Street						
				the date you file, the claim is: Check	all that apply.			
	Sherwoo	od AR 7:	2124	ontingent nliquidated				
	City	State Z	Zip Code	sputed				
	Debtor 1	the debt? Check one.	П э	opulou.				
	Debtor 2	*	Type	of NONPRIORITY unsecured claim:				
	=	and Debtor 2 only		udent loans				
	=	one of the debtors and another		oligations arising out of a separation agree	ment or divorce			
	=	if this claim relates to a		at you did not report as priority claims				
		nity debt	Пре					
	is the claim			ebts to pension or profit-sharing plans, and	other similar debts			
	No	n subject to offest?	_	ebts to pension or profit-sharing plans, and her. Specify Credit Extended to Del				

	Mighalla	Sobilling			
Debtor 1		Schilling	Case Number (if known)		
	First Name Middle Name	Last Name			
Part	Your NONPRIORITY Unsecured Claims - 0	Continuation Page			
After lis	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, a	and so forth.	Total Claim	
4.2	Alliance Collection AG	Last 4 digits of account number _	2295	\$ <u>150.00</u>	
	Creditor's Name 3916 S Business Park Ave Number Street	When was the debt incurred?	2013-2014		
		As of the date you file, the claim is	S: Check all that apply.		
	Marshfield WI 54449	Unliquidated			
w	City State Zip Code /ho owes the debt? Check one.	Disputed			
	Debtor 1 only	_			
Ī	Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
Ē	Debtor 1 and Debtor 2 only	Student loans			
Ī	At least one of the debtors and another	Obligations arising out of a separa	ition agreement or divorce		
Ē	Check if this claim relates to a	that you did not report as priority o	laims		
-	community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is	the claim subject to offest?				
	No	Other. Specify Medical Debt			
_	_Yes			2 400 00	
4.3	Americash Loans	Last 4 digits of account number _		\$ <u>2,400.00</u>	
	Creditor's Name 880 Lee St Suite 300	When was the debt incurred?	2016		
	Number Street	When was the dest meaned:			
	Number Street				
		As of the date you file, the claim is	S: Check all that apply.		
	Des Plaines IL 60016	Contingent			
	City State Zip Code	Unliquidated			
W	/ho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce		
Γ	Check if this claim relates to a	that you did not report as priority c	laims		
_	community debt	Debts to pension or profit-sharing	plans, and other similar debts		
Is	the claim subject to offest?				
	No ¬	Other. Specify PayDay Loan			
 	Yes Americollect INC	Look 4 digito of account mount or	401B	\$ 472.00	
4.4	Creditor's Name	Last 4 digits of account number _		ψ_412.00	
	Po Box 1566	When was the debt incurred?	2016-2016		
	Number Street				
		As of the date you file, the claim is	: Check all that apply		
		AS OF THE GATE YOU HIE, THE CIAIII IS	. Oncor an trial appry.		

Debtor 1	Michelle	Schilling Case Number (if known)	
	First Name Middle Name	Last Name	
Pari	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	AT&T	Last 4 digits of account number	\$ <u>200.00</u>
	Creditor's Name PO Box 8212 Number Street	When was the debt incurred?	
, , ,	Aurora IL 60572-8212 City State Zip Code The owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Utility Bills/Cellular Service	
4.6	Aurora Health Care	Last 4 digits of account number	<u>\$ 500.00</u>
	PO Box 341100 Number Street	When was the debt incurred?	
		As of the date you file, the claim is: Check all that apply.	
) 	Milwaukee WI 53234 City State Zip Code Vho owes the debt? Check one. Debtor 1 only	☐ Contingent ☐ Unliquidated ☐ Disputed	
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Is	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Medical/Dental Services	
4.7	Axcssfn/CNGO	Last 4 digits of account number 3613	\$ <u>3,670.00</u>
	Creditor's Name 7755 Montgomery Rd Ste 4	When was the debt incurred? 2015-2016	
\\	Cincinnati City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Is	community debt the claim subject to offest? No	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Personal Loan	
	Yes		

Debtor 1	Michelle	Schilling	Case Number (if known)	
	First Name Middle Name	Last Name		
Part 2:	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page		
After listir	ng any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so fo	orth.	Total Claim
4.8 B	ank of America	Last 4 digits of account number		\$ _1,000.00
	reditor's Name	When the debt is some 40		
	00 West Silver Spring Dr	When was the debt incurred?		
	umber Street			
Sı	uite K-200	As of the date you file, the claim is: Check	all that apply.	
0	Siendale WI 53217	Contingent		
		Unliquidated		
Ci Who	ity State Zip Code owes the debt? Check one.	Disputed		
П	Debtor 1 only			
□	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
\Box	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce	
Πī	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and	d other similar debts	
	ne claim subject to offest?			
	No	Other. Specify		
	Yes Bank of America			÷ 10 061 00
4.9		Last 4 digits of account number		\$ <u>18,261.00</u>
	reditor's Name O Box 650064	When was the debt incurred?		
_	umber Street			
	ambo. Caloot			
_		As of the date you file, the claim is: Check	all that apply.	
Da	rallas TX 75265-0064	Contingent		
Cir		Unliquidated		
Who	o owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and	d other similar debts	
	ne claim subject to offest?			
	No No	Other. Specify Credit Card or Credit U	Jse	
	Yes MO Harris N.A.	Last 4 digits of account number		\$ 160.00
	reditor's Name	Lust 7 digits of account number		<u> </u>
510				

3800 West Golf Road, Suite 300 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Rolling Meadows 60008 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use

Debtor 1 Michelle	Schilling	Case Number (if known)	
First Name Middle Name	Last Name	, ,	
Part 2+ Your NONPRIORITY Unsecured Cla	aims - Continuation Page		
			Total Claim
After listing any entries on this page, number	them beginning with 4.4, followed by 4.5, and so forth.		i otai Ciaim
4.11 Capital One	Last 4 digits of account number		\$ <u>1,700.00</u>
Creditor's Name	2010		
PO Box 5294	When was the debt incurred? 2016		
Number Street			
	As of the date you file, the claim is: Check all that	at apply.	
0 10	Contingent		
Carol Stream IL 60197	Unliquidated		
City State Zip Cor Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement	t or divorce	
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and other	er similar debts	
Is the claim subject to offest?			
No	Other. Specify Credit Card or Credit Use		
Yes 4 12 CashNetUSA.com			\$ 1,900.00
4.12 CastinetOSA.com Creditor's Name	Last 4 digits of account number		\$ <u>1,900.00</u>
200 W. Jackson Blvd. #1400	When was the debt incurred? 2016		
Number Street			
	As of the date you file, the claim is: Check all that	at apply	
	Contingent	а арру.	
Chicago IL 60606	Unliquidated		
City State Zip Con	de Disputed		
Who owes the debt? Check one.			
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans	t or diverse	
At least one of the debtors and another	Obligations arising out of a separation agreement that you did not report as priority claims	tol divolce	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other	er similar dehts	
Is the claim subject to offest?	Debte to pension of pront-sharing plans, and other	A Girman Gobio	
No	Pay a re PayDay Loop		

Debtor 1	Michelle	Schilling	Case Number (if known)	
	First Name Middle Name	Last Name		
Part	Your NONPRIORITY Unsecured Claims - C	ontinuation Page		
After lis	ting any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.14	DirecTV	Last 4 digits of account number		\$ 100.00
	Creditor's Name	Last 4 digits of account number		
	PO Box 78626	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Phoenix AZ 85062	Unliquidated		
	City State Zip Code ho owes the debt? Check one.	Disputed		
"	Debtor 1 only			
⊨	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
⊨	Debtor 1 and Debtor 2 only	Student loans	iaiii.	
⊨	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
H	Check if this claim relates to a	that you did not report as priority cla		
-	community debt	Debts to pension or profit-sharing pl		
Is	the claim subject to offest?			
	No	Other. Specify Utility Bills/Cellu	ılar Service	
	Yes			
4.15	ERMED SC	Last 4 digits of account number		<u>\$468.00</u>
	Creditor's Name PO Box 78012	When was the debt incurred?		
-	Number Street	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Milwaukee WI 53278	Contingent		
	City State Zip Code	Unliquidated		
w	ho owes the debt? Check one.	Disputed		

Debtor 1	Michelle	Schilling Case Number	(if known)
DODIO! !	First Name Middle Name	Last Name	
Pari	Your NONPRIORITY Unsecured Claims -	Continuation Page	
		•	
After lis	sting any entries on this page, number them l	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Falls Collection SVC	Last 4 digits of account number982C	\$ <u>1,748.00</u>
	Creditor's Name Po Box 668	When was the debt incurred? 2013-2013	
	Number Street		
	. Tallipoi		
		As of the date you file, the claim is: Check all that apply.	
	Germantown WI 53022	Contingent	
	City State Zip Code	Unliquidated	
۷.	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>Is</u>	the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.18	Kevin Leitermann	Last 4 digits of account number	\$ _500.00
	Creditor's Name		
	PO box 161	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Nashotah WI 53058	Unliquidated	
l v	City State Zip Code /ho owes the debt? Check one.	Disputed	
ĺΪ	Debtor 1 only		
l ř	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	Bosto to periodicit of profit strating plants, and outer similar design	
	No	Other. Specify Housing/Rental/Lease	
	Yes	Other. opening	
4.19	Professional Placement	Last 4 digits of account number 5253	\$ <u>73.00</u>
	Creditor's Name		
	272 N 12Th St	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53233	☐ Unliquidated	

Disputed

Student loans

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Medical Debt

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

No

Yes

City
Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offest?

community debt

At least one of the debtors and another

Check if this claim relates to a

Debtor 1 only

Debtor 2 only

State Zip Code

Debtor 1	Michelle	Schilling	Case Number (if known)	
	First Name Middle Name	Last Name		
Part	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After lis	ting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.00	Professional Placement	Last 4 digits of account number	5255	\$ 73.00
4.20 .	Creditor's Name	Last 4 digits of account number		<u> </u>
	272 N 12Th St	When was the debt incurred?	2013-2013	
'	Number Street			
		As of the date you file, the claim is:	: Check all that apply	
'		Contingent	onson all that apply.	
	Milwaukee WI 53233	Unliquidated		
	City State Zip Code	Disputed		
W	ho owes the debt? Check one.	Dispates		
	Debtor 1 only	- (1101175107517)		
⊨	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
⊨	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separati	in a second or division	
⊨	At least one of the debtors and another	that you did not report as priority cla	•	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
Is	the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes	Other: opening		
4.21 .	Professional Placement	Last 4 digits of account number	5256	<u>\$_103.00</u>
	Creditor's Name		2013-2013	
	272 N 12Th St	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Milwaykoo M/I 50000	Contingent		
	Milwaukee WI 53233	Unliquidated		
	City State Zip Code ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
ı ₹	D-4404.	T (NONDRIGHTY	-1-5	

	Michelle	Schilling				
Debtor 1	First Name Middle Name	Last Name	Case Number (if known)			
Pari	Your NONPRIORITY Unsecured Claims -	Continuation Page				
After lis	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim		
4.23	Professional Placement	Last 4 digits of account number	5254	\$ _878.00		
0	Creditor's Name					
	272 N 12Th St	When was the debt incurred?	2013-2013			
	Number Street					
		As of the date you file, the claim is	s: Check all that apply.			
		Contingent				
	Milwaukee WI 53233	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	ш .				
-	Debtor 2 only	Type of NONPRIORITY unsecured	l alaim.			
	Debtor 1 and Debtor 2 only	Student loans	ciaim:			
	At least one of the debtors and another	—	ation agraement or diverse			
Ļ		☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing				
ls	s the claim subject to offest?	Debts to pension or pront-snaring	plans, and other similar debts			
	No	Other. Specify Medical Debt				
Ī	Yes	Other. Opening				
4.24	RSI Enterprises-Rsimd	Last 4 digits of account number	4482	<u>\$_748.00</u>		
	Creditor's Name		2045 2045			
	5440 W Northern Ave	When was the debt incurred?	2015-2015			
	Number Street					
		As of the date you file, the claim is	s: Check all that apply.			
		Contingent				
	Glendale AZ 85301	Unliquidated				
W	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	_				
F	Debtor 2 only	Type of NONPRIORITY unsecured	I claim:			
F	Debtor 1 and Debtor 2 only	Student loans	i ciam.			
	At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority of	•			
L	community debt	Debts to pension or profit-sharing				
ls	s the claim subject to offest?		,			
	No	Other. Specify Medical Debt				
	Yes					
4.25	Seventh Avenue	Last 4 digits of account number _	NULL	\$ <u>715.00</u>		

2011-2013

When was the debt incurred?

Contingent

Unliquidated

Student loans

Disputed

53566

State Zip Code

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

No

Creditor's Name

Number

Monroe

Debtor 1 only

Debtor 2 only

1112 7Th Ave

Street

City
Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

community debt

Is the claim subject to offest?

At least one of the debtors and another

Check if this claim relates to a

Debtor 1	Michelle	Schilling Case Number (if know	vn)
	First Name Middle Name	Last Name	
Part :	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After list	ting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Springleaf Financial S	Last 4 digits of account number1771	\$ <u>5,558.00</u>
9	Creditor's Name 601 Nw 2Nd St Number Street	When was the debt incurred? 2015-2016	
W	Evansville IN 47708 City State Zip Code no owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
Is	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offest? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
(4.21	State Collection Servi Creditor's Name 2509 S Stoughton Rd Number Street	Last 4 digits of account number 2403 When was the debt incurred? 2014-2015	\$ <u>2,720.00</u>
-	Madison WI 53716 City State Zip Code no owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did	
_	Check if this claim relates to a community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt	
4.20	Yes Time Warner Cable Creditor's Name 820 Madison St. Number Street	Last 4 digits of account number	\$ <u>100.00</u>
-	Oak Park IL 60302-4413 City State Zip Code to owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
Is	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offest? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Utility Bills / Cellular Se	

ebtor 1 Michelle	Schilling Case Number (if known)	
First Name Middle Nam	me Last Name	
Part 2: Your NONPRIORITY Unsecured C	Claims - Continuation Page	
fter listing any entries on this page, number	r them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Tri-State Adjustments	Last 4 digits of account number 7989	\$ 40.00
Creditor's Name		*
20720 Watertown Rd	When was the debt incurred? 2013-2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Waukesha WI 5318	Unliquidated	
City State Zip C Who owes the debt? Check one.	Code Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes Tri-State Adjustments	Last 4 digits of account number 1124	↑ 150 00
	Last 4 digits of account number 1124	<u>\$ 150.00</u>
Creditor's Name 20720 Watertown Rd	When was the debt incurred? 2012-2012	
Number Street		
	As of the date you file the claim is. Check all that apply	
	As of the date you file, the claim is: Check all that apply. Contingent	
Waukesha WI 5318		
City State Zip C		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Medical Debt	
-	Other. Specify	

	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Waukesha WI 53186	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to pension of profestiating plans, and other similar debte	
No	Other. Specify Medical Debt	
Yes	Other. Opcomy	
Tri-State Adjustments	Last 4 digits of account number 1124	\$ _150.00
Creditor's Name	2010 2010	
20720 Watertown Rd	When was the debt incurred? 2012-2012	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Waukesha WI 53186	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	- W. F. ID. II	
No	Other. Specify Medical Debt	
Yes United Consumer Financial Svc.	Last 4 digits of account number	\$ 2,365.00
Creditor's Name	Last 4 digits of account number	Ψ <u>=,000.00</u>
PO Box 856290	When was the debt incurred?	
Number Street		
	As a fall or determined file the alleles has Object to the second	
	As of the date you file, the claim is: Check all that apply.	
Louisville KY 40285	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		

Debtor 1	Michelle	Schilling	Case Number (if known)						
	First Name Middle Name	Last Name							
Part	Part 24 Your NONPRIORITY Unsecured Claims - Continuation Page								
After lis	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim								
		- J							
4.32	WE Energies Invoice Processing	Last 4 digits of account number _	5160	\$ 1,666.00					
	Creditor's Name		2012-2012						
	Po Box 668	When was the debt incurred?	2012-2012						
	Number Street								
		As of the date you file, the claim is	: Check all that apply.						
	Germantown WI 53022	Contingent							
	City State Zip Code	Unliquidated							
W	ho owes the debt? Check one.	Disputed							
[Debtor 1 only								
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:						
[Debtor 1 and Debtor 2 only	Student loans							
[At least one of the debtors and another	Obligations arising out of a separat							
[Check if this claim relates to a	that you did not report as priority cl							
le le	community debt the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts						
	No	Other. Specify Collecting for C	Creditor						
lī	Yes	Other: Specify Collecting for C	Steditor						
4.33	Wisconsin Electric POW	Last 4 digits of account number _	5413	\$ 723.00					
	Creditor's Name		2045 2046						
	231 W Michigan St # A130	When was the debt incurred?	2015-2016						
	Number Street								
		As of the date you file, the claim is	: Check all that apply.						
	Milwayles MI 52002	Contingent							
	Milwaukee WI 53203 City State Zip Code	Unliquidated							
w	/ho owes the debt? Check one.	Disputed							
	Debtor 1 only								
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:						
	Debtor 1 and Debtor 2 only	Student loans							
[At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce						
	Check if this claim relates to a	that you did not report as priority cl	laims						
-	community debt	Debts to pension or profit-sharing p	plans, and other similar debts						

Other. Specify Unknown Credit Extension

Is the claim subject to offest?

No Yes

Debtor 1	Michelle	Schilling	Case Number (if known)
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List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified example, if a collection agency is trying to collect 2, then list the collection agency here. Similarly, it additional creditors here. If you do not have additional creditors here.	from you you have	for a debt you more than one	owe to someone else, list the original ecreditor for any of the debts that you	l creditor in Parts 1 or u listed in Parts 1 or 2, list the
	American Recovery Service Inc.		_	On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name PO Box 1025			Line7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
	Thousand Oaks City	CA State Zip (91358-002	Last 4 digits of account number _	3613
	D & A Services			On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 1400 E Touhy Ave		-	Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		-	Line or (oneck one).	Part 2: Creditors with Nonpriority Unsecured Claims
	Ste G2		_		_ , ,
	Des Plaines	IL	60018	Last 4 digits of account number	
L	City	State Zip (Code		
	Messerli & Kramer		_	On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 3033 Campus Dr. Ste 250			Line9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
			-		
	Plymouth		55441	Last 4 digits of account number	
_		State Zip (Code		
	Milwaukee County Circuit Court Name		-	On which entry in Part 1 or Part 2 li	ist the original creditor?
	901 N. 9th ST.		_	Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
			-		
	Milwaukee City	WI State Zip	_53233 _ Code	Last 4 digits of account number	 _
	ACI Collections, Inc			On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 7951 SW 6th Street		-	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_	or (eneak ana).	Part 2: Creditors with Nonpriority Unsecured Claims
	Suite 116		_		
	Plantation	FL	33324-321	Last 4 digits of account number	
L	City	State Zip (Code		
	Kohn Law Firm		_	On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 735 N Water St. Ste 1300			Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
			-		
	Milwaukee		53202	Last 4 digits of account number	
	City	State Zip (Code		

Debtor 1	Michelle		Schilling	Case	Case Number (if known)			
	First Name	Middle Name	Last Name					
Milwa	aukee County Circuit Court		_	On which entry in Part 1 or Part 2 I	ist the original creditor?			
Name 901 I	N. 9th ST.		_	Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Numbe	er Street				Part 2: Creditors with Nonpriority Unsecured Claims			
			_					
Milwa	aukee	WI	53233	Last 4 digits of account number _				
City		State Zip	Code					
Vital	Recovery Services, Inc.		_	On which entry in Part 1 or Part 2 I	ist the original creditor?			
Name PO E	3ox 923747			Line 31 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Numbe	er Street		_		Part 2: Creditors with Nonpriority Unsecured Claims			
			_					
Norc	ross	GA	30010	Last 4 digits of account number _				
City		State Zip	_ Code					

Name Middle Name Last Na

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
nom Fait i	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$50,327.00
	6j. Total . Add lines 6f through 6i.	6j.	\$50,327.00

Fill in this in	nformation to identify	y your case:		
Debtor 1	Michelle		Schilling	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for th	ne : <u>EASTERN</u> District of <u>V</u>	VISCONSIN	
Case Numbe			(State)	Check if this
(If known)			-	amended fili
fficial F	orm 106G			
chedule	G: Executor	ry Contracts and	Unexpired Leases	
ormation. If ditional pag Do you ha	more space is neede es, write your name a ve any executory co	ed, copy the additional page and case number (if known) intracts or unexpired leases	e, fill it out, number the entries, a l. ?	ually responsible for supplying correct and attach it to this page. On the top of any nothing else to report on this form.
Yes. F	ill in all of the informa	ation below even if the contract	cts or leases are listed in Schedu	le A/B: Property (Official Form 106A/B)
example, r unexpired	•	ell phone). See the instructio	ns for this form in the instruction	pooklet for more examples of executory contracts and
Person o	r company with who	m you have the contract or	lease	State what the contract or lease is for
1				
Name				
Number	Street			
City		State Zip	Code	
2.2				
Name				
Number	Street			
City		State Zip) Code	
2.3				
Name				
Number	Street			
City		State Zip	Code	
4				
Name ————				
Number	Street			
City		State Zip	o Code	
2.5				
Name				
Number	Street			

State Zip Code

City

Fill in this information to identify your case:						
Debtor 1	Michelle		Schilling			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>EASTERN</u> District of <u>WISCONSIN</u> (State)						
Case Number (If known)			_			

Official Form 106H

12/15 **Schedule H: Your Codebtors**

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. D	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	No.							
	Yes							
	ithin the last 8 years, have you lived in		= :					
_ A	rizona, California, Idaho, Lousiiana, Neva -	da, New Mexico, Puerto Ric	o, Texas, Washington, and	Wisconsin.)				
<u>L</u>	No. Go to line 3.							
	Yes. Did your spouse, former spouse,	or legal equivalent live with	you at the time?					
	No Yes. Inwhich community state or	territory did you live?	. Fill in the	name and current address of that person.				
	–	, ,		·				
	Name of your spouse, former spouse or legal	equivalent						
	Number Street							
	City	State	Zip Code					
3. In	Column 1, list all of your codebtors. Do	not include your spouse a	s a codebtor if your spous	se is filing with you. List the person				
	hown in line 2 again as a codebtor only	-						
	chedule D (Official Form 106D), Schedu chedule E/F, or Schedule G to fill out Co	•), or Schedule G (Official F	-orm 106G). Use Schedule D,				
	·			0.4 0.5 11 11 11 11 11				
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt				
Щ				Check all schedules that apply:				
3.1	- <u></u>			Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	01.1	Zip Code					
3.2	City	State	Zip Code	По				
3.2	Name			Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					
3.3	- <u></u>			Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	Ctoto	7in () - 1 -					
	City	State	Zip Code					

Debtor 1	Michelle		Schilling
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>EASTERN DISTRICT OF</u>	WISCONSIN
Case Number			
(If known)	· 		

An amended filing
A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

Official Form 106I

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	X Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Operator		
Occupation may Include studer or homemaker, if it applies.	t Employers name	WS Packaging		Cousins
	Employers address	303 Marquette Av	e	
		Oak Creek, WI 53	154	<u>, </u>
	How long employed there?	6 months		3 months
Part 2: Give Details About Mor	nthly Income			
spouse unless you are separate	of the date you file this form. If you hed. have more than one employer, comb pace, attach a separate sheet to this	oine the information for a	•	· · · · · ·
			For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sa deductions). If not paid monthly	-	\$0.00	\$1,146.77	
3. Estimate and list monthly over		\$0.00	\$0.00	
4. Calculate gross income. Add		\$0.00	\$1,146.77	

Michelle Schilling Debtor 1 Case Number (if known) _

	First Name	Middle Name	Last Name				
					For Debtor 1	For Debtor 2 non-filing sp	
Cop	oy line 4 here			4.	\$0.00	\$1,146	3.77
5. List al	II payroll deduction	ns:					
		d Social Security deductions		5a.	\$0.00		\$87.75
5b.	Mandatory contrib	butions for retirement plans		5b.	\$0.00		\$0.00
5c.	Voluntary contrib	utions for retirement plans		5c.	\$0.00		\$0.00
5d.	Required repayme	ents of retirement fund loans		5d.	\$0.00		\$0.00
5e.	Insurance			5e.	\$0.00		\$0.00
5f.	Domestic support	t obligations		5f.	\$0.00		\$0.00
5g.	Union dues			5g.	\$0.00		\$0.00
5h.	Other deductions	. Specify:Life Insurance(D1)	,	5h.	\$7.00		\$0.00
6. Add th	e payroll deduction	ons. Add lines 5a + 5b + 5c + 5	d + 5e +5f + 5g +5h.	6.	\$7.00		\$87.75
7. Calcul	ate total monthly t	take-home pay. Subtract line 6	from line 4.	7.	-\$7.00	\$1,059	.02
8. List all	other income reg	ularly received:			V 1100	V 1,000	
8a.	Net income fron	n rental property and from ope	erating a business,				
	profession, or fa	arm					
		ent for each property and busing and necessary business expe	0.0				
	monthly net inco	me.		8a.	\$0.00		\$0.00
8b.	Interest and divi	idends		8b.	\$0.00		\$0.00
8c.	Family support dependent regu	payments that you, a non-filin larly receive	g spouse, or a	8c.	\$ 0.00		\$ 0.00
	Include alimony,	spousal support, child support	, maintenance, divorce				
	settlement, and	property settlement.					
8d.	Unemployment	compensation		8d.	\$0.00		\$0.00
8e.	Social Security			8e.	\$0.00		\$0.00
8f.	Other governme	ent assistance that you regula	rly receive	8f.	\$0.00		\$0.00
	Include cash ass	sistance and the value (if knowr	n) of any non-cash				
	Supplemental No	ou receive, such as food stam utrition Assistance Program) or	housing subsidies.				
8g.	Pension or retire	ement income		8g.	\$0.00		\$0.00
8h.	Other monthly is	ncome. Specify:		8h.	\$0.00		\$0.00
9. Add	d all other income.	. Add lines 8a + 8b + 8c + 8d +	8e + 8f +8g + 8h.	9.	\$0.00		\$0.00
10. Cal	culate monthly inc	come. Add line 7 + line 9.		10.	-\$7.00	+ \$1,059	02 =
Add	the entries in line	10 for Debtor 1 and Debtor 2 o	r non-filing spouse.	<u> </u>	ψ1.00	Ψ1,003	<u> </u>
Incl othe Do Spe 12. Add	ude contributions for friends or relative not include any amecify: d the amount in the	r contributions to the expense from an unmarried partner, menses. nounts already included in lines e last column of line 10 to the other summary of Schedules and	2-10 or amounts that are r	our dependent	pay expenses listed i	in <i>Schedule J.</i>	
13. Do 1	you expect an inci	rease or decrease within the y	ear after you file this form	n?			
x	No. Yes. Explain:						

Secretic Your Mousehold Secretic Your Mo	Fill in this in	aformation to identify your ca	200			
A grammed filing A supplement showing post cetton chapter 13 A grammed filing A grammed filing A grammed filing A supplement showing post cetton chapter 13 Income as of the following date: MM / DD / YYYY	FIII III UIIS II	normation to identify your ca	ise.			
Describe Twith Name	Debtor 1					
Section Training	Debtor 2	Filstranie	wildlie Name Last Name		ŭ	st-petition chapter 13
Cycle Number Confficial Form 106J	(Spouse, if filing)	First Name	Middle Name Last Name	_ ·		
A separate filing for Debtor 2 because Debtor 2	United States	Bankruptcy Court for the : <u>EAS</u>	STERN DISTRICT OF WISCONSIN		DD ()000/	
Schedule J: Your Expenses Be a complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is neaded, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Beachie Your Novembus		r				
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, stach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. The contract of the product of the pro	Official F	orm 106J				
more space is needed, stacch another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every quiestion.	Schedul	le J: Your Expe	nses			12/14
1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J.	more space is question.	needed, attach another shee				
Do not list Debtor 1 and Debtor 2. Do not list be dependents' names. Do not state the dependents' names. Do not state the dependents' names. Do not state the dependents' names. Son 15 Spouse 43 Spouse 43 No Yes X yes No Yes X No Your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses are of your bankruptcy if liling date unless you are using this form as a supplement in a Chapter 13 case to report expenses are of your bankruptcy if liling date unless you are using this form as a supplement in a Chapter 13 case to report expenses are of your bankruptcy if liling date unless you are using this form as a supplement in a Chapter 13 case to report expenses are of your bankruptcy if liling date unless you are using this form as a supplement in a Chapter 13 case to report expenses for your property in the form and till in the supplemental property in the form and till in the supplemental property in the form and till in the supplemental property in the form and till in the supplemental property in the form and till in the supplemental property in the form and till in the supplemental property in the form and till in the suppleme	X No. (Go to line 2. Does Debtor 2 live in a separ No.				
Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. Do not state the dependents' names. Son 15 No Yes No Yes No No Yes No		•	No No		•	·
Do not state the dependents' names. Son 15 Spouse 43 Spouse 43 Spouse 43 Spouse 43 No yes X yes						⊣ _
Son 15	Do not s	tate the dependents'		Daughter	18	X Yes
Spouse 43 X Yes No X Yes X No Yes X No Yes X Yes X No Yes X No Yes X Yes X Yes X No Yes X Yes Xes Xe	names.	·		Son	15	
3. Do your expenses include expenses of people other than yourself and your dependents? Fart 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy lifting date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy lifting date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy lifting date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy lifting date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy lifting date unless you are using this form as a supplement in a Chapter 13 case to report expenses and a late after the bankruptcy lifting date unless you are using this form as a supplement in a Chapter 13 case to report expenses and fall in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 1061.) Your expenses 4. \$975.00 If not included in line 4: 4a. Real estate taxes 4a. \$0.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses						
3. Do your expenses include expenses of people other than yourself and your dependents? Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$0.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses				Spouse	43	
3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106i.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses						Tes
3. Do your expenses include expenses of people other than yourself and your dependents? Stimate Your Ongoing Monthly Expenses						
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L). 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. Sp75.00 If not included in line 4: 4a. Real estate taxes 4a. \$0.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses						
3. Do your expenses include expenses of people other than yourself and your dependents? Setimate Your Ongoing Monthly Expenses						_
Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00	expense	es of people other than	H			
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses			_			
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I</i> : <i>Your Income</i> (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$975.00 If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses				n this form as a sunnlement in a Chant	ter 13 case to report	
of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses Your expenses 4 . \$975.00 \$0.00	expenses as o	of a date after the bankruptcy date.	is filed. If this is a supplemental Sc	hedule J, check the box at the top of t	•	
any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$975.00 4a. \$975.00 4a. \$0.00	1	=				Your expenses
If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$0.00			ses for your residence. Include first	t mortgage payments and	A	ቁ ልፖ <mark>ፍ በ</mark> ስ
4a. Real estate taxes4a. \$0.004b. Property, homeowner's, or renter's insurance4b. \$0.004c. Home maintenance, repair, and upkeep expenses4c. \$0.00	_	_			4.	φθ10.00
4b. Property, homeowner's, or renter's insurance 4b. \$0.00 4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00					4a	\$0.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00			r's insurance			
\$0.00						\$0.00
4d. Homeowner's association or condominium dues 4d. 30.00	4d. Ho	omeowner's association or cor	dominium dues		4d.	\$0.00

Debtor 1 Michelle Schilling Case Number (if known)

Last Name

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans **Utilities:** 6. \$125.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$345.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. \$550.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$130.00 9. Clothing, laundry, and dry cleaning \$125.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$439.00 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. \$100.00 13. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a. Life insurance \$0.00 15b. Health insurance 15b. \$80.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:___ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

First Name

Middle Name

Debtor	1 Mich	elle		Schilling	Case Number (if known)		
	First N	ame	Middle Name	Last Name			
21.	Other.	Specify:	Pet Care (\$50.00), Postage/Bank Fe	es (\$5.00),	<u></u>	21.	\$55.00
22	Your me	onthly ex	xpense: Add lines 4 through 21.			22.	\$2,974.00
	The resi	ult is you	r monthly expenses.				
23.	Calcula	e your n	nonthly net income.				
	23a.	Сору	line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$1,052.02
	23b.	Сору	your monthly expenses from line 2	22 above.		23b. -	\$2,974.00
	23c.	Subtr	act your monthly expenses from you	our monthly income.		23c.	-\$1,921.98
		The r	esult is your monthly net income.				
24.	Do you	expect a	n increase or decrease in your ex	openses within the year after ye	ou file this form?		
		•	you expect to finish paying for you		• •		
	ر آ	e payme	ent to increase or decrease becaus	e of a modification to the terms	of your mortgage?		
	X No						
	Ye	s. I	Explain Here:				

Fill in this in	formation to iden	tify your case:	
Debtor 1	Michelle		Schilling
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>EASTERN</u> District of <u>W</u>	<u>/ISCONSIN</u> (State)
Case Number (If known)	-		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you nay or agree to nay someone who is NO	T an attorney to help you fill out bankruptcy forms?
No	. an according to holp you am out summapley forme.
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	d the summary and schedules filed with this declaration and that they are true and
/s/ Michelle Schilling Signature of Debtor 1	Signature of Debtor 2
00/20/2016	
Date 09/30/2016 MM / DD / YYYY	Date MM / DD / YYYY

Fill in this in	formation to identif	y your case:	
Debtor 1	Michelle		Schilling
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>EASTERN</u> _ District of _ <u>WI</u>	SCONSIN
Case Number			(State)
(If known)			_

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

umber (if known). Answer every question.			
Part 1: Give Details About Your Marital Status an	nd Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
_			
02 During the last 3 years, have you lived anywher	e other than where you live no	w?	
No.			
Yes. List all of the places you lived in the last 3	3 years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there	_	lived there
		Same as Debtor 1	Same as Debtor 1
2267 S 107th St	From 2012		
West Allis, Wi 53227	To 2016		
03 Within the last 8 years, did you ever live with a sproperty states and territories include Arizona,			
and Wisconsin.)			,
No.	Ondobtes (Official Forms 10011)		
Yes. Make sure you fill out Schedule H: Your (Codeptors (Official Form 106H)		
Part 2: Explain the Sources of Your Income			

ebtor 1	Michelle First Name	Middle Name	Schilling Last Name	Cas	se Number (if known)	
Fill	d you have any income in the total amount of i	income you received f	or from operating a business from all jobs and all business	s during this year or the two	es.	
IT y	ou are filing a joint cas	e and you nave incom	ne that you receive together,	list it only once under Debtor	1.	
=	No.					
	Yes. Fill in the details					
			Debtor 1 Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 of cu	ırrent vear until	Wages, commissions,	\$3,261	Wages, commissions,	\$16,647 (non-filing
	the date you filed for	-	bonuses, tips Operating a business		bonuses, tips Operating a business	spouse, married 2016)
	For last calendar yea	r:	Wages, commissions,	\$8,994	Wages, commissions,	
	(January 1 to Decem	ber 31, 2015)	bonuses, tips Operating a business	\$5,000	bonuses, tips Operating a business	
	For the calendar year	r before that:	Wages, commissions,	\$3,940	Wages, commissions,	
	(January 1 to Decem	ber 31, 2014)	bonuses, tips Operating a business	\$13,000	bonuses, tips Operating a business	
	No. Yes. Fill in the details	gross income nom ea	on source separatery. Do not	include income that you liste	d III lille 4.	
Ц	res. I ili ili tile details		Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Part :	3: List Certain Payn	nents You Made Before	e You Filed for Bankruptcy			

Debto	or 1	Michelle		Schilling	<u> </u>	Case Number (if known) _		
		First Name	Middle Name	Last Name				
06	Are	either Debtor 1's or E	ebtor 2's debts primarily c	onsumer debts?				
		No. Neither Debtor 1	nor Debtor 2 has primarily	consumer debts. Cor	nsumer debts are defined	in 11 U.S.C. § 101(8) a	ıs	
		"incurred by an in	dividual primarily for a perso	onal, family, or househ	old purpose."			
		During the 90 day	s before you filed for bankro	uptcy, did you pay any	creditor a total of \$6,225	or more?		
		☐ No. Go to line	e 7.					
		Yes. List belo	ow each creditor to whom yo	ou paid a total of \$6,22	5* or more in one or more	payments and the		
		total amount	you paid that creditor. Do no	ot include payments fo	r domestic support obliga	tions, such as		
		child support	and alimony. Also, do not in	nclude payments to an	attorney for this bankrupt	cy case.		
		* Subject to adjustme	nt on 4/01/16 and every 3 ye	ears after that for case	s filed on or after the date	of adjustment.		
	_	Ver Bilde de Bil						
			otor 2 or both have primaril	-	v araditar a total of PGOO	or more?		
		During the 90 da	ays before you filed for bank	rupicy, did you pay an	y creditor a total of \$600 (or more?		
		No. Go to line	e 7.					
		□ Vaa Liathall		id - t-t-l -f @COO				
			ow each creditor to whom yo					
			not include payments for dor		•	t and		
		allmony. Also	o, do not include payments t	o an altorney for this b	ankrupicy case.			
				Dates of	Total amount paid	Amount you still	owe V	Vas this payment for
				payments				
07			led for bankruptcy, did you i ves; any general partners; r				al nartner	
		-	are an officer, director, pers				-	g
	age	nt, including one for a	business you operate as a s			-		-
	such	h as child support and	alimony.					
		No.						
		Yes. List all payments	to an insider.					
				Dates of		Amount you still	Reason f	for this payment
				payment	paid	owe		
08	\/\/i+b	nin 1 year hefore you f	led for hankruntey, did you r	make any naymente o	transfer any property on	account of a debt that I	nenefited	
00		nsider?	led for bankruptcy, did you i	make any payments of	transier any property on	account of a dept that i	Jenenieu	
	Inclu	ude payments on debt	s guaranteed or cosigned by	y an insider.				
		No.						
	\Box	Yes. List all payments	to an insider.					
				Dates of	Total amount	Amount you still	Reason f	for this payment
				payment		owe	Include c	creditor's name
P	art 4:	Identify Legal act	ions, Repossessions, and Fo	reclosures				
			led for bankruptcy, were you		t court action or administ	rative proceeding?		
			ding personal injury cases, s			•	rt or custod	у
	mod	difications, and contrac	t disputes.					
		No.						
		Yes. Fill in the details.						
				Nature of the case	Court or ag	ency		Status of the case
10		nin 1 year before you fi eck all that apply and fi	led for bankruptcy, was any	of your property repos	ssessed, foreclosed, garn	shed, attached, seized	, or levied?	
	_		i iii tile details below.					
	=	No. Go to line 11	Can below					
	Ц,	Yes. Fill in the informa	tion below.					

Debto	r 1	Michelle		Schilling	Case Number (if kr	nown)	
		First Name	Middle Name	Last Name			
11		hin 90 days before you filed refuse to make a payment be			or financial institution, set off a	ny amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the information be	elow.				
		nin 1 year before you filed fo rt-appointed receiver, a cust			ession of an assignee for the b	enefit of creditors	, a
	■ 1	No. Yes.					
P	art 5	List Certain Gifts and Co	entributions				
13	With	hin 2 years before you filed t	for bankruptcy, did y	you give any gifts with a total v	alue of more than \$600 per pers	on?	
		No.					
	_	Yes. Fill in the details for each	h aift				
14	_			you give any gifts or contribution	ons with a total value of more th	an \$600 to anv ch	arity?
	_			, g, g		, ,	y -
		No.	h aift				
	Ш	Yes. Fill in the details for each	ari girt.				
P	art 6	List Certain Losses					
15		hin 1 year before you filed fonbling?	or bankruptcy or sine	ce you filed for bankruptcy, did	you lose anything because of t	heft, fire, other di	saster, or
		No.					
		Yes. Fill in the details for each	h gift.				
P	art 7	List Certain Payments or	r Transfers				
16	con Incl	sulted about seeking bankro	uptcy or preparing a	bankruptcy petition?	ur behalf pay or transfer any pro		ou
		res. Fill III the details					
	ľ	Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					\$1,050.00
		55 E. Monroe Street #3400					
		Chicago,IL 60603					
	ı	Party Contact Info		Description and value of any	property transferred	Date payment	Amount of payment
				Over the Overse of the Oversion of		or transfer	
		Hananwill Credit Counseling	g	Credit Counseling Services		2016	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					

Debto	r 1	Michelle	Schilling	Case	Number (if known)	
		First Name Middle Name	Last Name			
17	pro	thin 1 year before you filed for bankruptc omised to help you deal with your credito not include any payment or transfer that	rs or to make payments to your cre		sfer any property to an	yone who
	_	No. Yes. Fill in the details.				
18	trar Incl	thin 2 years before you filed for bankrupt nsferred in the ordinary course of your b lude both outright transfers and transfer not include gifts and transfers that you h	usiness or financial affairs? s made as security (such as the gra	anting of a security inter		
	=	No. Yes. Fill in the details for each gift.				
19	ber	thin 10 years before you filed for bankrup neficiary? (These are often called asset-p		to a self-settled trust or s	similar device of which	you are a
	_	No. Yes. Fill in the details for each gift.				
P	art 8	List Certain Financial Accounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
20	sole Incl hou	thin 1 year before you filed for bankrupto ld, moved, or transferred? clude checking, savings, money market, o uses, pension funds, cooperatives, assoc	or other financial accounts; certifica	ates of deposit; shares in		
		Yes. Fill in the details.				
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21		you now have, or did you have within 1 ysh, or other valuables?	year before you filed for bankruptc	y, any safe deposit box c	or other depository for	securities,
		No.				
	Ц	Yes. Fill in the details.	Who else had access to it?	Describe the conte	ents	Do you still have it?
22	Hav	ve you stored property in a storage unit o	or place other than your home with	in 1 year before you filed	I for bankruptcy?	nate it.
	=	No. Yes. Fill in the details.				
	_		Who else has or had access to it?	Describe the conte	ents	Do you still have it?
P	art 9	Identify Property You Hold or Control	for Someone Else			
23		you hold or control any property that so someone.	meone else owns? Include any pro	perty you borrowed fron	n, are storing for, or ho	old in trust
		No. Yes. Fill in the details.				
		1 too. I iii iii tilo dotalle.	Where is the property?	Describe the prope	erty	Value

Debto	or 1	Michelle		Schilling	Case Number (if known)		
		First Name	Middle Name	ast Name			
Pa	art 10	Give Details About Envir	ronmental Information				
For	the i	ourpose of Part 10, the follo	owing definitions apply:				
_	-						
		-			pollution, contamination, releases of		
		-	s controlling the cleanup of th		ter, groundwater, or other medium, s. or material.		
			5	,	,		
			r, or property as defined under ilize it, including disposal site	-	, whether you now own, operate, or utiliz	e	
		•	hing an environmental law de pollutant, contaminant, or sin		ste, hazardous substance, toxic		
Rep	oort a	ıll notices, releases, and pro	oceedings that you know abo	ut, regardless of when th	ney occurred.		
24	Has	any governmental unit not	ified you that you may be liab	le or potentially liable ur	nder or in violation of an environmental l	aw?	
		No.					
	\Box	Yes. Fill in the details.					
	ш		Governmental un	it	Environmental law, if you know it	Date of notice	
25	Hav	e you notified any governm	nental unit of any release of ha	zardous material?			
		No.					
		Yes. Fill in the details.					
	ш	res. I ili ili tile details.	Governmental un	it	Environmental law, if you know it	Date of notice	
				•		24.0 0. 1.04.00	
26	Hav	e you been a party in any ju	udicial or administrative proce	eding under any enviro	nmental law? Include settlements and or	ders.	
		No.					
	_						
	Ц	Yes. Fill in the details.	Court or aganay		Nature of the case	Status of the case	
			Court or agency		Nature of the case	Status of the case	
Pa	Part 11: Give Details About Your Business or Connections to Any Business						
27	\A/:4L	sin 4 waara hafara way filad	for honder where did you are	husiness ar have any	of the fellowing competions to any business		
21				_	of the following connections to any busin	iess?	
		= ' '	employed in a trade, profess	- ·	·		
		A member of a limited li	ability company (LLC) or limit	ed liability partnership (LLP)		
		A partner in a partnersh	ip				
		An officer, director, or m	nanaging executive of a corpo	ration			
		☐ An owner of at least 5%	of the voting or equity securi	ties of a corporation			
	_						
		No. None of the above applied					
	,	Yes. Check all that apply about	ove and fill in the details below	for each business.			
	N	lichelle Schilling	Describe the natu	ire of the business	Employer Identifi	cation number	
					Do not include So	ocial Security number or	
			Self Employed (Cleaning	FIN. N/o		
	_				EIN: N/a		
	-			-4 b l-l			
			Name of accounta	пт ог рооккеерег	Dates business e	xisted	
			N/a		2014 2015		
					2014-2015		
		nin 2 years before you filed	for bankruptcy, did you give a	a financial statement to	anyone about your business? Include all	financial	
28		-					
28		itutions, creditors, or other	parties.				
28	insti	-	parties.				
28	inst	itutions, creditors, or other	parties.				
28	inst	itutions, creditors, or other					
28	inst	itutions, creditors, or other	parties. Date issued				
28	inst	itutions, creditors, or other					

 ebtor 1
 Michelle
 Schilling
 Case Number (if known)

 First Name
 Middle Name
 Last Name

/s/ Michelle Schilling	×
Signature of Debtor 1	Signature of Debtor 2
Date 09/30/2016	Date
MM / DD / YYYY	MM / DD / YYYY

No

Yes. Name of person _

Part 12:

Sign Below

____. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Fill in this in	nformation to identi	fy your case:		
Debtor 1	Michelle		Schilling	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		he : <u>EASTERN DISTRICT OF '</u>	WISCONSIN District of	
_WISCONSIN	<u>\</u>		(State)	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

List Your Creditors Who Have Secured Claims

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Part 1:

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property П No Creditor's name: **GET IT NOW LLC** Retain the property and redeem it Yes Retain the property and enter into a Furnishings Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ Surrender the property Creditor's □ No name: United Consumer FINL S Retain the property and redeem it Yes Retain the property and enter into a Kirby Vaccuum Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _____ Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

First Name M	fiddle Name Last Name	
Part 2+ List Your Unexpired Person	onal Property Leases	
	ease that you listed in Schedule G: Executory Contracts and Unex	pired Leases (Official Form 106G).
	it real estate leases. <i>Unexpired leases</i> are leases that are still in effe	
	I personal property lease if the trustee does not assume it. 11 U.S.C	
Describe your unexpired personal	property leases	Will the lease be assumed?
Lessor's name:		□ No
		Yes
Description of leased		☐ fes
property:		
Lessor's name:		☐ No
		Yes
Description of leased property:		
лорену.		
Lessor's name:		□No
Description of leased		Yes
property:		
essor's name:		□No
		□Yes
Description of leased		
oroperty:		
Lessor's name:		□No
Lessoi s name.		
Description of leased		□Yes
property:		
Lessor's name:		□No
		Yes
Description of leased		
property:		
Lessor's name:		□ No
_essoi s name. 		
Description of leased		Yes
property:		
art 3: Sign Below		
Olga Below		_
	I have indicated my intention about any property of my estate that	secures a debt and any
onal property that is subject to an	unexpired lease.	
/s/ Michelle Schilling	x	
Signature of Debtor 1	Signature of Debtor 2	
Date _Dated: 09/30/2016	Date	
MM / DD / YYYY	MM / DD / YYYY	

Schilling

Case Number (if known) _

Michelle

Debtor 1

United States Bankruptcy Court

EASTERN DISTRICT OF WISCONSIN

In re

Michelle Schilling / Debtor				Case No:					
						Chapter:	Chapter 7		
			DISCLOS	URE OF COM	PENSATION OF	ATTORNEY FOR DE	BTOR		
	npensation paid	d to me v	vithin one year before	the filing of the	petition in bankru	the attorney for the about the attorney for the about the parter of the parter of the attorney for the attorney for the about the attorney for the about the attorney for attorney f	id to me, for serv	rices	
	For legal ser	rvices, I h	nave agreed to accept		\$1,795.00				
	Prior to the f	filing of t	his statement I have r	received	\$1,050.00				
	Balance Due	e			\$745.00				
2.	The source o	of the com	npensation paid to me	was:					
	Debtor	r(s)	Other: (specif	fy					
3.	The source o	of comper	nsation to be paid to m	ne is:					
	Debto	or(s)	Other: (specif	fv					
4.	— other (speen)							associates	
		aw firm.		-	_	erson or persons who are nes of the people sharing			
5.	In return for case, including		e-disclosed fee, I have	e agreed to rende	er legal service for	all aspects of the bankru	aptcy		
	a. Analysis	s of the d	ebtor' s financial situa	ation, and rende	ring advice to the	debtor in determining wh	hether to file a pe	etition in	
	bankrup	otcy;							
	b. Preparat	Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;							
	c. Represe	Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;							
	d. Represe								
	e. [Other provisions as needed]								
6.			e debtor(s), the above	disclosed fee d	oes not include the	a following sarvice:			
υ.						-	v complaints o	r conversions to another	
cha			_	-		except the first meeting			
					RTIFICATION				
		l certi payment i		is a complete st	atement of any agr	reement or arrangement	tor		
	1 ^		presentation of the del	btor(s) in this ba	ankruptcy proceed	ings.			
			10/11/2016		/ Ann Renee Krai	-			
		Date		S	ignature of Attorn	ey			
					Geraci Law L.L.C. Tame of law firm				

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

In re

Michelle Schilling / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/30/2016 /s/ Michelle Schilling

Michelle Schilling

X Date & Sign

B 1D (Official Form 1, Exh.D)(12/08)
Page 52 01 54

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/30/2016	/s/ Michelle Schilling		
	Michelle Schilling		

Dated: 10/11/2016 /s/ Ann Renee Kramer

Attorney: Ann Renee Kramer

Record # 713448